

**Information to identify the case:**

Debtor 1	<u>Zoe N Rivera</u>	Social Security number or ITIN	xxx-xx-5367
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-21439-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Zoe N Rivera

7/10/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Zoe N Rivera  
 Debtor

Case No. 14-21439-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jul 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2019.

db  
 514830927 +Zoe N Rivera, 5928 Cedar Croft Dr, Mays Landing, NJ 08330-2339  
 514830942 +Arm, P.O. Box 129, Thorofare, NJ 08086-0129  
 +NJ Office Of The Attorney General, Richard J. Hughes Justice Complex,  
 25 Market St P.O. Box 112, Trenton, NJ 08625-0112  
 514830943 +O'Brien And Taylor, Esqs, 175 Fairfield Ave P.O. Box 505, West Caldwell, NJ 07007-0505  
 514830945 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 514991250 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 514830946 +South Jersey Pain Management, 76 W Jim Leeds Rd, Galloway, NJ 08205-9411  
 514881879 +South Jersey Pain Management PA, Attn Jerome F. O'Brien, Esq., PO Box 505,  
 West Caldwell, NJ 07007-0505  
 514830948 +Steven Maroney, 9 Leaman Place, Lynbrook, NY 11563-2418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.jnbankr@usdoj.gov Jul 11 2019 00:47:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2019 00:47:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514830928 EDI: BANKAMER.COM Jul 11 2019 04:18:00 Bank Of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514901157 EDI: BANKAMER.COM Jul 11 2019 04:18:00 Bank of America, N.A., NC4-105-02-99,  
 PO Box 26012, Greensboro, NC 27420-6012  
 514830929 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Jul 11 2019 00:48:23  
 Berks Credit And Collections, 900 Corporate Dr, Reading, PA 19605-3340  
 514830930 +EDI: CAPITALONE.COM Jul 11 2019 04:18:00 Capital One Bank Usa, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 514830931 +EDI: CHRM.COM Jul 11 2019 04:18:00 Chrysler Capital, P.O. Box 961275,  
 Fort Worth, TX 76161-0275  
 514830932 +EDI: CITICORP.COM Jul 11 2019 04:18:00 Citicards, 701 E 60th St N,  
 Sioux Falls, SD 57104-0432  
 514830933 +EDI: WFNNB.COM Jul 11 2019 04:18:00 Comenity Bank, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 514830934 +EDI: RCSFNBMARIN.COM Jul 11 2019 04:18:00 Credit One Bank, P.O. Box 98872,  
 Las Vegas, NV 89193-8872  
 514830935 EDI: DISCOVER.COM Jul 11 2019 04:18:00 Discover, P.O. Box 15316, Wilmington, DE 19850  
 514856736 EDI: DISCOVER.COM Jul 11 2019 04:18:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514830936 +EDI: CITICORP.COM Jul 11 2019 04:18:00 Home Depot, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497  
 514830940 +EDI: IRS.COM Jul 11 2019 04:18:00 Irs, 1601 Market St, Philadelphia, PA 19103-2301  
 515085922 EDI: RESURGENT.COM Jul 11 2019 04:18:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 515056505 EDI: PRA.COM Jul 11 2019 04:18:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 516310259 EDI: Q3G.COM Jul 11 2019 04:18:00 Quantum3 Group LLC as agent for,  
 Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788  
 514950799 EDI: Q3G.COM Jul 11 2019 04:18:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 516310260 +EDI: Q3G.COM Jul 11 2019 04:18:00 Quantum3 Group LLC as agent for,  
 Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788,  
 Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788  
 514830944 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 11 2019 00:47:52 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 514922669 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 11 2019 00:47:52 Quicken Loans, Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 514830949 +EDI: VERIZONCOMB.COM Jul 11 2019 04:18:00 Verizon Wireless, P.O. Box 26055,  
 Minneapolis, MN 55426-0055  
 514830950 +EDI: WFNNB.COM Jul 11 2019 04:18:00 Victoria Secret, P.O. Box 182789,  
 Columbus, OH 43218-2789

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906  
 514830938\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Irs, P.O. Box 724, Springfield, NJ 07081)  
 514830937\* Irs, Special Procedure Branch, P.O. Box 744, Springfield, NJ 07081  
 514830939\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jul 10, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
514830947\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, Division Of Taxation, P.O. Box 245,  
Trenton, NJ 08695)  
514830941 ##+Manuel D Rivera, 212 E Market St Unit C, Georgetown, DE 19947-1257  
TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 10, 2019 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com),  
[summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)  
Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com), [summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)  
R. A. Lebron on behalf of Creditor QUICKEN LOANS INC. [bankruptcy@feinsuch.com](mailto:bankruptcy@feinsuch.com)  
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. [rsolarz@kmlawgroup.com](mailto:rsolarz@kmlawgroup.com)  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. [rsolarz@kmlawgroup.com](mailto:rsolarz@kmlawgroup.com)  
Seymour Wasserstrum on behalf of Debtor Zoe N Rivera [mylawyer7@aol.com](mailto:mylawyer7@aol.com), [ecf@seymourlaw.net](mailto:ecf@seymourlaw.net)  
TOTAL: 6